

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
13 September 2001 (13.09.2001)

PCT

(10) International Publication Number
WO 01/67340 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number: PCT/US01/40214

(22) International Filing Date: 28 February 2001 (28.02.2001)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/520,943 8 March 2000 (08.03.2000) US
09/520,580 8 March 2000 (08.03.2000) US

(71) Applicant: **ACCENTURE LLP** [US/US]; 1661 Page Mill Road, Palo Alto, CA 94304 (US).

(72) Inventors: **FANO, Andrew, E.**; 1137 Maple Avenue Apt. 1E, Evanston, IL 60202 (US). **KURTH, Scott, W.**; 500 Bridle Trail, Wheeling, IL 60090 (US).

(74) Agent: **HICKMAN, Paul, L.**; Oppenheimer, Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.

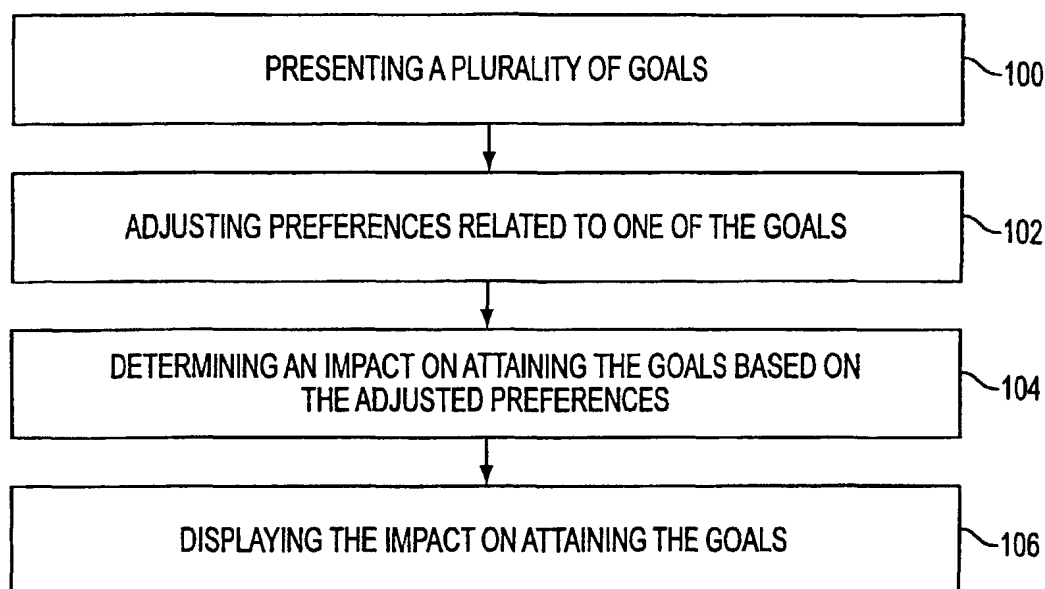
(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:
— with international search report

(88) Date of publication of the international search report:
24 January 2002

[Continued on next page]

(54) Title: METHOD FOR MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL MANAGER



(57) Abstract: A method is provided for balancing attainment of goals. First, a plurality of goals are presented to a user. The goals may be previously selected by the user or may include a default set of goals, for example. The user is permitted to adjust preferences related to a selected one or more of the goals. An impact on attaining some or all of the goals is determined based on the adjusted preferences. The impact on attaining the goals is then displayed to the user.



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 01/40214

A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G06F17/60

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, WPI Data, INSPEC

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
E	WO 01 22253 A (DKG) 29 March 2001 (2001-03-29) page 8 -page 16; figure 1 ---	1-29
X	DEB, KALYANMOY: "Solving goal programming problems using multi-objective genetic algorithms" PROCEEDINGS OF THE CONGRESS ON EVOLUTIONARY COMPUTING, 6 July 1999 (1999-07-06) - 9 September 1999 (1999-09-09), page 77-84 XP002181095	1,2,5, 7-9,11, 14,16-19
Y	page 77 -page 81 --- -/--	3,4,6, 12,13, 15,20,28



Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

* Special categories of cited documents:

- *A* document defining the general state of the art which is not considered to be of particular relevance
- *E* earlier document but published on or after the international filing date
- *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- *O* document referring to an oral disclosure, use, exhibition or other means
- *P* document published prior to the international filing date but later than the priority date claimed

T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

X document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

Y document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

* & * document member of the same patent family

Date of the actual completion of the international search

24 October 2001

Date of mailing of the international search report

09/11/2001

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax: (+31-70) 340-3016

Authorized officer

Kruspig, S

INTERNATIONAL SEARCH REPORT

International Application No

PCI/US 01/40214

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	BACCHUS, F; FRODUALD KABANZA: "Planning for Temporally Extended Goals" PROC. OF THE 13TH INTERN. CONFERENCE ON AI, 1996, page 1215-1222 XP002181096 Portland whole document	4,6,13, 15
Y	PROBST, G. : "Gérez votre budget familial sur FX-702 P" MICRO-SYSTEMES, no. Avril, 1983, pages 133-135, XP001018760 whole document	3,12,20, 28
Y	"GE Center for Financial Learning; Planning Tools, "How much am I spending?" INTERNET ARTICLE, 'Online! 1999 - 2000, XP002181097 Retrieved from the Internet: <URL:http://www.financiallearning.com/ge/calculator.jsp?oid=9705&BV_SessionID=@@@1126282150.1003930066@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0> 'retrieved on 2001-10-24!	3,12,20, 28
Y	page: Your Money Personality, Prioritized Spending Plan	21-29
Y	MEAHDR, MICHAEL: "The ABC's of Netscape Composer" 1997, SYBEX, SAN FRANSISCO-PARIS-DÜSSELDORF-SOEST XP002181098 ISBN: 0-7821-2065-2 page 15 -page 66	21-29

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PC I/US 01/40214

Patent document cited in search report	Publication date	Patent family member(s)	Publication date
WO 0122253 A	29-03-2001	AU 7439800 A WO 0122253 A2	24-04-2001 29-03-2001
